

In re:  
Barbara Cruz  
Debtor

Case No. 18-17163-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Feb 04, 2022

Form ID: 138OBJ

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Barbara Cruz, 3009 N. Ruth St., Philadelphia, PA 19134-3115
14231706	+ M&T Bank, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14221349	+ Philadelphia Gas Works, 800 W. Montgomery Ave., Philadelphia, PA 19122-2898
14221350	+ Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
14221351	Southwest Credit, 4120 Int'l Parkway, Suite 1100, Carrollton, TX 75007-1958
14221352	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court., Tempo, 1750 Elm St., Suite 1200, Manchester, NH 03104

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 04 2022 23:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14250220	Email/Text: bnc@atlasacq.com	Feb 04 2022 23:39:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14221344	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 04 2022 23:39:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd, 5th Floor, Miami, FL 33146-1873
14221346	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2022 23:47:02	Capital One Bank (USA), NA, 15000 Capital One Dr., Richmond, VA 23238
14307361	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14221345	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2022 23:47:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14239487	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2022 23:47:02	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14221347	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 04 2022 23:47:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14253619	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2022 23:47:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14221348	Email/Text: camanagement@mtb.com	Feb 04 2022 23:39:00	M & T Bank, Attn: Bankruptcy, Po Box 844,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 04, 2022

Form ID: 138OBJ

Total Noticed: 24

14254066	Email/Text: camanagement@mtb.com	Feb 04 2022 23:39:00	Buffalo, NY 14240 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14254065	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 04 2022 23:39:00	M&T Bank, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14235820	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 04 2022 23:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14221353	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 04 2022 23:39:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14308696	Email/Text: EDBKNotices@ecmc.org	Feb 04 2022 23:39:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
14221354	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Feb 04 2022 23:39:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
ALFONSO G. MADRID	on behalf of Debtor Barbara Cruz amadrid@clsphila.org
KENNETH E. WEST	ecfemails@ph13trustee.com
KEVIN G. MCDONALD	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 04, 2022

Form ID: 138OBJ

Total Noticed: 24

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Barbara Cruz

Debtor(s)

Case No: 18-17163-elf

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/4/22